

**INTEGRATING LIVE CHAT INTO AN ONLINE CREDIT CARD  
APPLICATION**

**ABSTRACT OF THE DISCLOSURE**

A system and method are described for providing on line chat help to an applicant. An application identifier and a chat applet are inserted into a web page. The web page is sent to the applicant. The chat applet is configured to determine based on an event that the applicant could benefit from online chat and, upon such determination, to send a request to a chat server for a connection and to include the application identifier with the request.